

By Mr. CRUZ (for himself, Mr. NELSON, Mr. RUBIO, Mr. PETERS, Mr. WICKER, and Mr. UDALL):

S. 3346. A bill to authorize the programs of the National Aeronautics and Space Administration, and for other purposes; to the Committee on Commerce, Science, and Transportation.

By Mr. DURBIN (for himself, Mr. FRANKEN, and Mr. REED):

S. 3347. A bill to amend the Truth in Lending Act and the Higher Education Act of 1965 to require certain creditors to obtain certifications from institutions of higher education, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

By Mr. WYDEN (for himself, Mr. BENNET, Ms. WARREN, Mrs. BOXER, Mr. KAINE, Ms. BALDWIN, Mr. CARDIN, Mr. MURPHY, and Mr. UDALL):

S. 3348. A bill to amend the Federal Election Campaign Act of 1971 to require candidates of major parties for the office of President to disclose recent tax return information; read the first time.

By Mr. REED (for himself and Ms. BALDWIN):

S. 3349. A bill to amend the Carl D. Perkins Career and Technical Education Act of 2006 to improve career and technical education opportunities for adult learners, and for other purposes; to the Committee on Health, Education, Labor, and Pensions.

By Mr. COCHRAN (for himself and Mr. TESTER):

S. 3350. A bill to amend the Packers and Stockyards Act, 1921, to clarify the duties relating to services furnished in connection with the buying or selling of livestock in commerce through online, video, or other electronic methods, and for other purposes; to the Committee on Agriculture, Nutrition, and Forestry.

## SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. ALEXANDER (for himself, Mr. UDALL, Mr. CORKER, Mr. HEINRICH, Mr. MCCONNELL, Mr. REID, Ms. MURKOWSKI, Ms. CANTWELL, Mr. GRAHAM, Mr. BROWN, and Mr. PORTMAN):

S. Res. 560. A resolution designating October 30, 2016, as a national day of remembrance for nuclear weapons program workers; to the Committee on the Judiciary.

By Mr. MERKLEY (for himself, Mr. SCHUMER, Mrs. MURRAY, Mr. DURBIN, Mr. SANDERS, Mrs. STABENOW, Mrs. BOXER, Mrs. FEINSTEIN, Mr. FRANKEN, Mr. WHITEHOUSE, Mr. UDALL, Mr. WYDEN, Mr. BROWN, Mrs. GILLIBRAND, Mr. MURPHY, Mr. MENENDEZ, Mr. REED, Mr. CARDIN, Mr. BLUMENTHAL, Mr. CASEY, Mr. MARKEY, Mrs. SHAHEEN, Mr. BENNET, Ms. BALDWIN, Ms. WARREN, Mr. PETERS, Mr. SCHATZ, Mr. HEINRICH, Mr. LEAHY, Ms. HIRONO, Ms. MIKULSKI, Mr. REID, and Ms. KLOBUCHAR):

S. Res. 561. A resolution supporting efforts to increase competition and accountability in the health insurance marketplace, and to extend accessible, quality, affordable health care coverage to every American through the choice of a public insurance plan; to the Committee on Health, Education, Labor, and Pensions.

By Ms. MURKOWSKI (for herself, Mr. ALEXANDER, Ms. CANTWELL, Mrs. CAPITO, Mr. CASSIDY, Ms. HIRONO, Mr. NELSON, Mr. PETERS, Mr. KING, Mr. MARKEY, and Mr. HEINRICH):

S. Res. 562. A resolution expressing support for designation of the week of October 9, 2016, through October 15, 2016, as "Earth Science Week"; to the Committee on Commerce, Science, and Transportation.

By Mr. MCCAIN:

S. Res. 563. A resolution calling on the Department of Defense, other elements of the Federal Government, and foreign countries to intensify efforts to investigate, recover, and identify all missing and unaccounted-for personnel of the United States; to the Committee on Foreign Relations.

By Mr. CARDIN (for himself, Mr. REED, Mrs. FEINSTEIN, Mr. DURBIN, and Mr. SCHUMER):

S. Res. 564. A resolution condemning North Korea's fifth nuclear test on September 9, 2016; to the Committee on Foreign Relations.

By Mr. MENENDEZ (for himself, Mr. REID, Mr. CORNYN, Mr. BENNET, Mr. BOOKER, Mr. CASEY, Mr. COONS, Mr. DURBIN, Mrs. FEINSTEIN, Mr. HELLER, Mrs. MURRAY, Mr. NELSON, Mr. RUBIO, Mr. SCHUMER, Mr. UDALL, Ms. WARREN, Mr. HATCH, Mr. KAINE, and Mr. HEINRICH):

S. Res. 565. A resolution designating the week beginning September 12, 2016, as "National Hispanic-Serving Institutions Week"; considered and agreed to.

By Mr. GRASSLEY (for himself, Mr. LEAHY, Ms. AYOTTE, and Ms. KLOBUCHAR):

S. Res. 566. A resolution supporting the goals and ideals of National Domestic Violence Awareness Month, commending domestic violence victim advocates, domestic violence victim service providers, crisis hotline staff, and first responders serving victims of domestic violence for their compassionate support of victims of domestic violence, and expressing the sense of the Senate that Congress should continue to support efforts to end domestic violence and hold perpetrators of domestic violence accountable; considered and agreed to.

By Mr. GRASSLEY (for himself, Ms. STABENOW, Mr. ENZI, Mr. DONNELLY, and Mr. COCHRAN):

S. Res. 567. A resolution designating the week beginning October 16, 2016, as "National Character Counts Week"; considered and agreed to.

By Mr. CORKER (for himself, Mr. ALEXANDER, and Mr. COONS):

S. Res. 568. A resolution recognizing the invaluable contributions of the towing and recovery industry in the United States, the International Towing & Recovery Hall of Fame & Museum, towing associations around the world, and the members of those towing associations and designating the week of September 9 through 15, 2016, as "National Towing Industry Awareness Week"; considered and agreed to.

By Mr. VITTER (for himself, Mrs. SHAHEEN, Ms. AYOTTE, Ms. CANTWELL, Mr. BARRASSO, Mr. PETERS, Mr. PORTMAN, Mr. WARNER, Mr. SCOTT, Mr. DONNELLY, Mr. DAINES, Mr. MARKEY, Mr. BOOZMAN, Mr. TESTER, Mr. RISCH, Ms. HIRONO, Mr. HOEVEN, Mr. UDALL, Mrs. FISCHER, Ms. MIKULSKI, Ms. MURKOWSKI, Mr. KING, Mr. INHOFE, Mr. COONS, Ms. COLLINS, Ms. HEITKAMP, Mr. KIRK, Mr. MANCHIN, Mr. CARDIN, Mrs. BOXER, Ms. KLOBUCHAR, Mrs. FEINSTEIN, Mr. BOOKER, Mr. WHITEHOUSE, Mr. MERKLEY, Mr. CASEY, Mr. GARDNER, Mr. ENZI, and Mrs. ERNST):

S. Res. 569. A resolution recognizing November 26, 2016, as "Small Business Saturday" and supporting the efforts of the Small Business Administration to increase awareness of the value of locally owned small businesses; considered and agreed to.

## ADDITIONAL COSPONSORS

S. 386

At the request of Mr. THUNE, the name of the Senator from Iowa (Mrs. ERNST) was added as a cosponsor of S. 386, a bill to limit the authority of States to tax certain income of employees for employment duties performed in other States.

S. 428

At the request of Mr. BROWN, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 428, a bill to amend titles XIX and XXI of the Social Security Act to provide for 12-month continuous enrollment under Medicaid and the Children's Health Insurance Program, and for other purposes.

S. 681

At the request of Mrs. GILLIBRAND, the name of the Senator from Arizona (Mr. MCCAIN) was added as a cosponsor of S. 681, a bill to amend title 38, United States Code, to clarify presumptions relating to the exposure of certain veterans who served in the vicinity of the Republic of Vietnam, and for other purposes.

S. 689

At the request of Mr. THUNE, the names of the Senator from Kansas (Mr. ROBERTS) and the Senator from North Dakota (Mr. HOEVEN) were added as cosponsors of S. 689, a bill to provide protections for certain sports medicine professionals who provide certain medical services in a secondary State.

S. 979

At the request of Mr. NELSON, the name of the Senator from Minnesota (Ms. KLOBUCHAR) was added as a cosponsor of S. 979, a bill to amend title 10, United States Code, to repeal the requirement for reduction of survivor annuities under the Survivor Benefit Plan by veterans' dependency and indemnity compensation, and for other purposes.

S. 1411

At the request of Mrs. ERNST, the name of the Senator from Nebraska (Mrs. FISCHER) was added as a cosponsor of S. 1411, a bill to amend the Act of August 25, 1958, commonly known as the "Former Presidents Act of 1958", with respect to the monetary allowance payable to a former President, and for other purposes.

S. 1562

At the request of Mr. WYDEN, the name of the Senator from Iowa (Mrs. ERNST) was added as a cosponsor of S. 1562, a bill to amend the Internal Revenue Code of 1986 to reform taxation of alcoholic beverages.

S. 1605

At the request of Mr. CARDIN, the name of the Senator from Rhode Island (Mr. WHITEHOUSE) was added as a cosponsor of S. 1605, a bill to amend the Millennium Challenge Act of 2003 to authorize concurrent compacts for purposes of regional economic integration and cross-border collaborations, and for other purposes.

S. 1804

At the request of Mr. CRUZ, the name of the Senator from Kentucky (Mr. PAUL) was added as a cosponsor of S. 1804, a bill to eliminate the Bureau of Consumer Financial Protection by repealing title X of the Dodd-Frank Wall Street Reform and Consumer Protection Act, commonly known as the Consumer Financial Protection Act of 2010.

S. 2253

At the request of Mr. BLUMENTHAL, the name of the Senator from Delaware (Mr. CARPER) was added as a cosponsor of S. 2253, a bill to amend title 38, United States Code, to provide veterans affected by closures of educational institutions certain relief and restoration of educational benefits, and for other purposes.

S. 2595

At the request of Mr. CRAPO, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 2595, a bill to amend the Internal Revenue Code of 1986 to permanently extend the railroad track maintenance credit.

S. 2612

At the request of Mr. LEAHY, the name of the Senator from Hawaii (Ms. HIRONO) was added as a cosponsor of S. 2612, a bill to ensure United States jurisdiction over offenses committed by United States personnel stationed in Canada in furtherance of border security initiatives.

S. 2615

At the request of Mrs. MCCASKILL, the name of the Senator from Montana (Mr. TESTER) was added as a cosponsor of S. 2615, a bill to increase competition in the pharmaceutical industry.

At the request of Ms. COLLINS, the name of the Senator from Illinois (Mr. KIRK) was added as a cosponsor of S. 2615, *supra*.

S. 2645

At the request of Mrs. SHAHEEN, the names of the Senator from Wisconsin (Ms. BALDWIN) and the Senator from Delaware (Mr. COONS) were added as cosponsors of S. 2645, a bill to impose sanctions with respect to foreign persons responsible for gross violations of internationally recognized human rights against lesbian, gay, bisexual, and transgender individuals, and for other purposes.

S. 2726

At the request of Mr. KIRK, the name of the Senator from Wisconsin (Mr. JOHNSON) was added as a cosponsor of S. 2726, a bill to hold Iran accountable for its state sponsorship of terrorism and other threatening activities and for its human rights abuses, and for other purposes.

S. 2759

At the request of Mrs. ERNST, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of S. 2759, a bill to amend the Internal Revenue Code of 1986 to provide a nonrefundable credit for working family caregivers.

S. 2763

At the request of Mr. CORNYN, the names of the Senator from Iowa (Mr. GRASSLEY), the Senator from Vermont (Mr. LEAHY) and the Senator from Ohio (Mr. PORTMAN) were added as cosponsors of S. 2763, a bill to provide the victims of Holocaust-era persecution and their heirs a fair opportunity to recover works of art confiscated or misappropriated by the Nazis.

S. 2803

At the request of Mr. SASSE, the name of the Senator from Texas (Mr. CRUZ) was added as a cosponsor of S. 2803, a bill to require the Secretary of Health and Human Services to deposit certain funds into the general fund of the Treasury in accordance with provisions of Federal law with regard to the Patient Protection and Affordable Care Act's Transitional Reinsurance Program.

S. 2979

At the request of Mr. WYDEN, the names of the Senator from Connecticut (Mr. MURPHY) and the Senator from New Mexico (Mr. UDALL) were added as cosponsors of S. 2979, a bill to amend the Federal Election Campaign Act of 1971 to require candidates of major parties for the office of President to disclose recent tax return information.

S. 3073

At the request of Ms. BALDWIN, the name of the Senator from Missouri (Mrs. MCCASKILL) was added as a cosponsor of S. 3073, a bill to establish a commission to ensure a suitable observance of the centennial of the passage and ratification of the Nineteenth Amendment to the United States Constitution providing for women's suffrage, and for other purposes.

S. 3124

At the request of Mrs. ERNST, the name of the Senator from Kansas (Mr. MORAN) was added as a cosponsor of S. 3124, a bill to require U.S. Immigration and Customs Enforcement to take into custody certain aliens who have been charged in the United States with a crime that resulted in the death or serious bodily injury of another person, and for other purposes.

S. 3155

At the request of Mr. HATCH, the names of the Senator from Iowa (Mr. GRASSLEY) and the Senator from Vermont (Mr. LEAHY) were added as cosponsors of S. 3155, a bill to amend chapter 97 of title 28, United States Code, to clarify the exception to foreign sovereign immunity set forth in section 1605(a)(3) of such title.

S. 3164

At the request of Mrs. SHAHEEN, the name of the Senator from Connecticut (Mr. MURPHY) was added as a cosponsor of S. 3164, a bill to provide protection for survivors of domestic violence or sexual assault under the Fair Housing Act.

S. 3179

At the request of Ms. HEITKAMP, the name of the Senator from Illinois (Mr.

KIRK) was added as a cosponsor of S. 3179, a bill to amend the Internal Revenue Code of 1986 to improve and extend the credit for carbon dioxide sequestration.

S. 3198

At the request of Mr. HATCH, the names of the Senator from Idaho (Mr. CRAPO) and the Senator from Maine (Mr. KING) were added as cosponsors of S. 3198, a bill to amend title 38, United States Code, to improve the provision of adult day health care services for veterans.

S. 3245

At the request of Mr. MERKLEY, the names of the Senator from New York (Mrs. GILLIBRAND), the Senator from New Hampshire (Ms. AYOTTE), the Senator from Alaska (Ms. MURKOWSKI), the Senator from Illinois (Mr. KIRK) and the Senator from Rhode Island (Mr. WHITEHOUSE) were added as cosponsors of S. 3245, a bill to amend title VIII of the Public Health Service Act to extend advanced education nursing grants to support clinical nurse specialist programs, and for other purposes.

S. 3270

At the request of Mr. GRASSLEY, the names of the Senator from Vermont (Mr. LEAHY), the Senator from Illinois (Mr. DURBIN) and the Senator from North Carolina (Mr. TILLIS) were added as cosponsors of S. 3270, a bill to prevent elder abuse and exploitation and improve the justice system's response to victims in elder abuse and exploitation cases.

S. 3292

At the request of Mr. PORTMAN, the name of the Senator from West Virginia (Mrs. CAPITO) was added as a cosponsor of S. 3292, a bill to amend the Tariff Act of 1930 to make the Postmaster General the importer of record for the non-letter class mail and to require the provision of advance electronic information about shipments of non-letter class mail to U.S. Customs and Border Protection, and for other purposes.

S. 3296

At the request of Mr. HELLER, his name was added as a cosponsor of S. 3296, a bill to amend the Internal Revenue Code of 1986 to provide an exemption to the individual mandate to maintain health coverage for individuals residing in counties with fewer than 2 health insurance issuers offering plans on an Exchange.

S. 3297

At the request of Mr. COTTON, the name of the Senator from Pennsylvania (Mr. TOOMEY) was added as a cosponsor of S. 3297, a bill to amend the Internal Revenue Code of 1986 to provide an exemption to the individual mandate to maintain health coverage for certain individuals whose premium has increased by more than 10 percent, and for other purposes.

S. 3308

At the request of Mrs. CAPITO, the name of the Senator from Oklahoma

(Mr. LANKFORD) was added as a cosponsor of S. 3308, a bill to amend title XVIII of the Social Security Act to prohibit prescription drug plan sponsors and MA-PD organizations under the Medicare program from retroactively reducing payment on clean claims submitted by pharmacies.

S. 3311

At the request of Mr. SASSE, the name of the Senator from Illinois (Mr. KIRK) was added as a cosponsor of S. 3311, a bill to amend the Internal Revenue Code of 1986 to exempt individuals whose health plans under the Consumer Operated and Oriented Plan program have been terminated from the individual mandate penalty.

S. CON. RES. 30

At the request of Mr. LEE, the name of the Senator from Delaware (Mr. COONS) was added as a cosponsor of S. Con. Res. 30, a concurrent resolution expressing concern over the disappearance of David Sneddon, and for other purposes.

S. RES. 552

At the request of Mr. COONS, the names of the Senator from Florida (Mr. RUBIO) and the Senator from Georgia (Mr. PERDUE) were added as cosponsors of S. Res. 552, a resolution commemorating the fifteenth anniversary of NATO's invocation of Article V to defend the United States following the terrorist attacks of September 11, 2001.

#### STATEMENTS ON INTRODUCED BILLS AND JOINT RESOLUTIONS

By Mr. DURBIN (for himself and Mr. KIRK):

S. 3345. A bill to designate the facility of the United States Postal Service located at 1101 Davis Street in Evanston, Illinois, as the "Abner J. Mikva Post Office Building"; to the Committee on Homeland Security and Governmental Affairs.

Mr. DURBIN. Mr. President, I ask unanimous consent that the text of the bill be printed in the RECORD.

There being no objection, the text of the bill was ordered to be printed in the RECORD, as follows:

S. 3345

*Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,*

#### SECTION 1. ABNER J. MIKVA POST OFFICE BUILDING.

(a) DESIGNATION.—The facility of the United States Postal Service located at 1101 Davis Street in Evanston, Illinois, shall be known and designated as the "Abner J. Mikva Post Office Building".

(b) REFERENCES.—Any reference in a law, map, regulation, document, paper, or other record of the United States to the facility referred to in subsection (a) shall be deemed to be a reference to the "Abner J. Mikva Post Office Building".

By Mr. DURBIN (for himself, Mr. FRANKEN, and Mr. REED):

S. 3347. A bill to amend the Truth in Lending Act and the Higher Education Act of 1965 to require certain creditors to obtain certifications from institu-

tions of higher education, and for other purposes; to the Committee on Banking, Housing, and Urban Affairs.

Mr. DURBIN. Mr. President, this has been a big week in Chicago and the Midwest, in fact, across the country, as some 35,000 students who attended ITT Tech have finally come to realize that school is closing and many of them have to assess now what their lives will be from this point forward.

In my hometown of Springfield, IL, there was a large sign in the local shopping mall "ITT Tech," and I used to drive by and look at it, thinking: I know how this story is going to end, and it will not be good.

It turns out some 750 students signed up at this for-profit college in the State of Illinois and, as I mentioned, many outside the State, and many of them were fleeced, literally.

In this situation, they offered them an associate's degree at the ITT Tech campus at the White Oaks Mall in Springfield. There were several courses, one in communications, another one in computers.

The tuition charged at ITT Tech for a 2-year associate's degree was \$47,000. If those same students got in their cars and drove 15 minutes away, they would have been at Lincoln Land Community College. The same course is offered not for \$47,000 for a 2-year career degree but less than \$7,000.

These students did not know better. They thought they were in good hands. They signed up for these loans, and now the school has disappeared. It disappeared after more than a dozen attorneys general around the United States started suing ITT Tech for its practices: recruiting students who were not ready for college, misleading them about the courses that were being offered, and overcharging them on their loans. It is currently being sued by the Consumer Financial Protection Bureau and the Securities and Exchange Commission. This is not the first major for-profit college to go down. Corinthian was an early casualty. I am sorry to say that I think others will follow.

It bears repeating that when we take a look at this industry, the for-profit college industry, we are looking at the most heavily subsidized private for-profit companies in the United States of America. For many of these companies, over 90 percent of their revenue sources come from the Federal Treasury in the form of Pell grants and direct government loans. They take the money from the government through the students. The students end up with the debt to pay off and many times, if they can stick with the course, a worthless diploma or certificate.

Why are we letting this happen? Why are we letting American families work hard to send their kids to college, only to be exploited by schools that are thinly veiled machines for taking money away from these poor students and saddling them with debt? Why aren't we speaking out? Well, sadly, the for-profit college and university in-

dustry in America has friends in high places. When the time comes, they hire some of the most effective lobbyists in Washington on both political sides to push for their agenda and to keep them in business. It is understandable. They take millions of dollars out of these operations. They end up with salaries for CEOs that are higher for their so-called university presidents than any university president in America. We let it happen. The Congress lets it happen. The government lets it happen.

It is time for a new day and some new thinking. The 2016-2017 school year has begun. Millions of students across the country are walking onto college campuses, and they are excited about their opportunities. Many of these students know they are going to have to take out loans to finance their education and will end up owing the government thousands of dollars.

We know that student debt is now larger than credit card debt. It is over \$1 trillion. That means that students and their families across America are deeply indebted for higher education. If you are getting a good education out of it, something that really changes your life for the better and gives you new opportunities, the argument can be made. But, sadly, in many cases students don't receive the education they were promised. And at the end of the day whether these students owe money to the government or to private lenders, makes a big difference.

A lot of students—19, 20 years old—really don't understand the magnitude of the debt they are incurring. We know that two-thirds of students who take out private education loans really don't understand the terms of those loans, the interest rates of those loans, and how they compare with government loans. They don't understand that in many cases, private student loans are significantly more expensive and riskier.

Federal student loans have fixed, affordable interest rates. They have a variety of consumer protections built into them: forbearance in times of economic difficulty; manageable repayment options, such as income-based repayment plans which calculate your monthly student loan payment based on your income.

On the other hand, private student loans don't have these protections and offer interest rates that are some of the highest in the land, up to 18 percent. These private loans also don't include repayment options that Federal loans do. I have heard from many private education loan borrowers that their lender is unwilling to work with them when it comes to alternative repayment plans. They are harassed by collection agencies night and day when they owe these private student loans. In many cases, private lenders are more focused on their own bottom line than the students' welfare.

This past summer, the Consumer Financial Protection Bureau took action against Wells Fargo Bank—one of the